

**Information to identify the case:**

Debtor 1	<u>Ingrid Cedano</u>	Social Security number or ITIN	xxx-xx-1099
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-16769-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ingrid Cedano

9/5/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ingrid Cedano  
 Debtor

Case No. 15-16769-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db  
 515647595 +Ingrid Cedano, 68 Lembeck Avenue, Jersey City, NJ 07305-3938  
 +Cavalry SPV I, LLC, Assignee of Capital One Bank (USA), N.A., Bass & Associates, P.C.,  
 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
 515474570 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 515474571 +Department Stores National Bank For Macys Visa Bra, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 515618486 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515447563 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,  
 Oklahoma City, OK 73126-0648  
 515447564 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905  
 515447567 +Pressler & Pressler, Attorneys At Law, 7 Entin Road, Parsippany, NJ 07054-5020  
 515447568 +Ragan & Ragan, 3100 Route 138 West, Wall, NJ 07719-9021  
 515447569 +State of New Jersey, Jersey City Municipal Court, 365 Summit Avenue,  
 Jersey City, NJ 07306-3112  
 515447573 +Td Rcs/group Usa Inc, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 515476792 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002  
 515447574 +Velocity Investments, 1800 State Route 34, Belmar, NJ 07719-9168

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2019 01:12:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregrion03.ne.ecf@usdoj.gov Sep 06 2019 01:12:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515454442 EDI: AIS.COM Sep 06 2019 04:43:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515447550 EDI: CITICORP.COM Sep 06 2019 04:43:00 Childrens Place/Citicorp Credit Services,  
 Attn: Citicorp Credit Services, PO Box 20507, Kansas City, MO 64195  
 515447549 +EDI: CAPITALONE.COM Sep 06 2019 04:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 515680407 EDI: BL-BECKET.COM Sep 06 2019 04:43:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 515447551 +EDI: WFNNB.COM Sep 06 2019 04:43:00 Comenity Bank/Express, Attn: Bankruptcy,  
 P.O. Box 182686, Columbus, OH 43218-2686  
 515447552 +EDI: CCS.COM Sep 06 2019 04:43:00 Credit Collection Services, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 515447553 +EDI: RCSFNBMARIN.COM Sep 06 2019 04:43:00 Credit One Bank, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 515457854 EDI: DISCOVER.COM Sep 06 2019 04:43:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 515447554 +EDI: DISCOVER.COM Sep 06 2019 04:43:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 515447555 +EDI: TSYS2.COM Sep 06 2019 04:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515447556 +E-mail/Text: fggbanko@fgny.com Sep 06 2019 01:11:53 Forster Garbus & Garbus,  
 Attorneys At Law, 7 Banta Place, Hackensack, NJ 07601-5604  
 515447558 +EDI: RMSC.COM Sep 06 2019 04:43:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,  
 Roswell, GA 30076-9104  
 515447559 +EDI: RMSC.COM Sep 06 2019 04:43:00 GECRB/Lowes, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 515447557 +EDI: RMSC.COM Sep 06 2019 04:43:00 Ge Money Bank, PO Box 960061, Orlando, FL 32896-0061  
 515447560 +E-mail/Text: bncnotices@becket-lee.com Sep 06 2019 01:11:57 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 515657375 EDI: RESURGENT.COM Sep 06 2019 04:43:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 515447561 +EDI: TSYS2.COM Sep 06 2019 04:43:00 Macys, PO Box 183083, Columbus, OH 43218-3083  
 515447562 +EDI: MID8.COM Sep 06 2019 04:43:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 515447566 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502  
 515447565 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery, Attn Bankruptcy Department,  
 PO Box 41067, Norfolk, VA 23541  
 515688366 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Old Navy,  
 POB 41067, Norfolk VA 23541  
 515689422 EDI: PRA.COM Sep 06 2019 04:43:00 Portfolio Recovery Associates, LLC,  
 c/o Victoria's Secret, POB 41067, Norfolk VA 23541  
 515447570 +EDI: RMSC.COM Sep 06 2019 04:43:00 Syncb/banana Rep, Po Box 965005,  
 Orlando, FL 32896-5005  
 515447571 +EDI: RMSC.COM Sep 06 2019 04:43:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005  
 515447572 +EDI: WTRRNBNBANK.COM Sep 06 2019 04:43:00 Target National Bank, PO Box 673,  
 Minneapolis, MN 55440-0673

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Sep 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515447575 +EDI: TSYS2.COM Sep 06 2019 04:43:00 Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053,  
Mason, OH 45040-8053  
515447576 +EDI: WACHOVIA.COM Sep 06 2019 04:43:00 Wachrl, P.o. Box 3117,  
Winston-salem, NC 27102-3117  
515447577 +EDI: WFFC.COM Sep 06 2019 04:43:00 Wells Fargo Bank Nv Na,  
Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908  
515447578 +EDI: WABK.COM Sep 06 2019 04:43:00 World Financial Network Bank, Portfolio Recovery,  
Po Box 41067, Norfolk, VA 23541-1067  
515447579 +EDI: WFNNB.COM Sep 06 2019 04:43:00 World Financial Network Bank, PO Box 182125,  
Columbus, OH 43218-2125

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517236950\* +U.S. Department of Housing, and Urban Development, 451 7th Street, S.W.,  
Washington, DC 20410-0002

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James J. Fitzpatrick on behalf of Debtor Ingrid Cedano nickfitz.law@gmail.com,  
nadiafinacial@gmail.com;jfitzpatrick@fitzgeraldcrouchlaw.com;r53165@notify.bestcase.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas Fitzgerald on behalf of Debtor Ingrid Cedano nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Debtor Ingrid Cedano nickfitz.law@gmail.com,  
nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com

TOTAL: 7